



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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Contact:
John Williams, SHIP Medicare Specialist
(765) 617-8668, johnwilliams.ship@gmail.com

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Medicare Members Get a No-Cost Test for COVID-19

If you have Medicare and want to be tested for COVID-19, the State Health Insurance Assistance Program (SHIP) has good news.

Medicare Part B medical insurance covers COVID-19 tests with no out-of-pocket costs. You can get tested in your home, doctor's office, a local pharmacy or hospital, a nursing home, or a drive-through site. Medicare does not require a doctor's order for you to get tested.

Testing is particularly important for older people and nursing home residents, who are often among the most vulnerable to COVID-19.

When a vaccine for COVID-19 is developed, Medicare Part D drug insurance will cover that, too.

For Medicare beneficiaries who are homebound and can't travel, Medicare Part B will pay for a trained laboratory technician to come to your home or residential nursing home to collect a test sample. (This doesn't apply to people in a skilled nursing facility on a short-term stay under Medicare Part A hospital insurance, as the costs for this test, including sample collection, are already covered by Part A as part of the stay.)

If you receive Medicare covered home health services, your home health nurse can collect a sample during a visit. Nurses working for rural health clinics and federally qualified health clinics also can collect samples in Medicare beneficiaries' homes under certain conditions.

Or you can go to a "parking lot" test site set up by a pharmacy, hospital, or other entity in your community.

Part B generally covers the entire cost of COVID-19 testing for beneficiaries with Original Medicare. If you're enrolled in a Medicare Advantage health plan, your plan generally won't charge you cost-sharing (including deductibles, copayments, and coinsurance) for COVID-19 tests and the administration of these tests.

In addition, Medicare Advantage plans may not impose prior authorization or other utilization management requirements on the COVID-19 test or specified COVID-19 testing-related services for the duration of the COVID-19 public health emergency.

If you or someone you know has questions about Medicare's coverage of COVID-19 testing or any other Medicare questions, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find SHIP on Facebook and Twitter.

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John Williams is a Medicare Specialist with State Health Insurance Assistance Program (SHIP). Hoosiers can get answers to Medicare questions by calling SHIP at 800-452-4800 Monday - Friday between 8:00AM - 4:00PM.